

EXHIBIT “B”

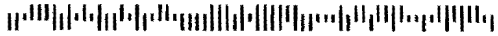
EXHIBIT “B”

Department # 5996
P.O. Box 1259
Oaks, PA 19456



ARS National Services, Inc.
P.O. Box 463023
Escondido, CA 92046-3023
(866) 879-1284 FAX: (866) 422-0765
www.PayARS.com

December 19, 2013



15079 - 1722



W J MCCUSKER
82860 PLYMOUTH DR
INDIO CA 92203-4001

ACCOUNT IDENTIFICATION

Re: Citibank, N.A./CITI MASTERCARD

Account: *****5394

ARS Acct No: 27905337

Balance: \$28208.87

Dear Sir/Madam:

This letter confirms that ARS is duly authorized to accept \$10,208.87 in full settlement of the above-referenced account provided your payment reaches this office by 12/31/2013.

Your payment must reach this office by the due date or this offer will become null and void. To ensure your funds are received by the due date, ARS offers "Quick Check" by phone, Western Union "Quick Collect" (Code City: ARS 27905337), Moneygram "Express Payment" (Receive Code: 2471), or you can make your payment online at www.PayARS.com. If your bank fails to honor your check, this offer will become null and void.

Whenever \$600.00 or more in principle of a debt is forgiven as a result of settling a debt for less than the balance owing, the creditor may be required to report the amount of the debt forgiven to the Internal Revenue Service on a 1099C form, a copy of which would be mailed to you by the creditor. If you are uncertain of the legal or tax consequences, we encourage you to consult your legal or tax advisor.

Please be advised that your account balance stated above is subject to change, including possible increases according to the terms of your original credit agreement.

Please make all payments payable to:

CITIBANK
PO BOX 469100
ESCONDIDO, CA 92046-9100

If you have any questions, please contact your account representative at (866) 879-1284. Our office hours are Monday through Friday, 6:30 a.m. - 8:00 p.m. (Mountain Time).

Sincerely,

JOE PEASE X2475
Account Representative

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

-----Detach And Return With Payment-----

CBSIF1 - 27905337

Account: *****5394

Amount Enclosed: \$ _____

Enclosing this coupon with your payment will expedite credit to your account.

NOTICE OF ELECTRONIC CHECK PROCESSING:

We reserve the right to process checks electronically by transmitting the routing, account, and check number to the bank. By submitting a check, you authorize us to initiate an electronic debit from your account. A returned check may be collected electronically if it is returned for insufficient funds.

Print address/phone changes below
or call (866) 879-1284.

HOME: () _____

WORK: () _____

Make your check or money order payable to:

CITIBANK
PO BOX 469100
ESCONDIDO, CA 92046-9100

PAP-503-A-10